

ACCOUNT DISCLOSURES (continued)

7. I-JUMBO (INSTITUTIONAL) ACCOUNT — The minimum opening deposit is \$200,000.00, available to financial institutions only. Only available for a 2 to 3 year term. The interest rate is negotiable, based on current market conditions, or match rate and term.

8. TRANSACTION LIMITATIONS — For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below.

9. MATURITY — Your account will mature as indicated on this Truth-in-Savings Disclosure or on your Account Receipt or Renewal Notice.

10. EARLY WITHDRAWAL PENALTY — We may impose a penalty if you withdraw any of the principal before the maturity date.

a. Amount of Penalty. For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Terms of 6 months	90 days' interest
Terms of 12 months	182 days' interest
Terms of 24 months	365 days' interest
Terms of 36 months	547 days' interest
Terms of 48 months	730 days' interest
Terms of 60 months	913 days' interest

b. How the Penalty Works. The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. In other words, if the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

c. Exceptions to Early Withdrawal Penalties. At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- (ii) Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after establishment; or where the account is an IRA and the owner attains age 59½ or becomes disabled.

11. STEP-UP OPTION — A one-time step-up is available for all Regular or IRA CDs. If at any time during the term of your CD contract you discover a better interest rate is offered for a like term, you may request in writing that your CD be stepped up to the higher rate. For CDs less than \$25,000.00, a one-time step-up fee of \$100.00 will be charged. For CDs of \$25,000.01 - \$75,000.00, a \$200.00 step-up fee will be charged. For CDs of \$75,000.01 and greater, a \$300.00 step-up fee will be charged.

12. RENEWAL POLICY — The renewal policy for your accounts is indicated on the reverse side. For Regular CD and IRA CD accounts, your account will automatically renew for another term upon maturity. You do not have a grace period after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. For Jumbo, Super Jumbo, IRA Jumbo, and I-Jumbo CD accounts, your account will not automatically renew, but you may renew the account at your option. Interest will not be paid after maturity.

13. NONTRANSFERABLE/NONNEGOTIABLE — Your account is nontransferable and nonnegotiable.

14. MEMBERSHIP — As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$25.00
Number of Shares required	1

The rates and fees appearing with this Schedule are accurate and effective for accounts as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate and fee information on your accounts, please call the Credit Union.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

LOANLINER

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The Credit Union Difference

Truth-in-Savings
Disclosure

Certificate of Deposit
Accounts

TexasTelcom
textelcu.org **CU**

TRUTH-IN-SAVINGS DISCLOSURE

The rates, fees, and terms applicable to your account at the Credit Union are provided in this Truth-in-Savings Disclosure.
The Credit Union may offer other rates for these accounts from time to time.

Effective Date:

Maturity Date:

October 1, 2015

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES			
Minimum Opening Deposit Interest Compounded Interest Credited	<input type="checkbox"/> Regular CD Account <input type="checkbox"/> IRA CD Account <input type="checkbox"/> ≥ \$1,000.00 <input type="checkbox"/> ≥ \$25,000.00 <input type="checkbox"/> ≥ \$50,000.00 Quarterly Quarterly	<input type="checkbox"/> Jumbo CD Account <input type="checkbox"/> Super Jumbo CD Account <input type="checkbox"/> IRA Jumbo CD Account <input type="checkbox"/> Super IRA Jumbo CD Account <input type="checkbox"/> I-Jumbo CD Account <input type="checkbox"/> ≥ \$75,000.00 <input type="checkbox"/> ≥ \$100,000.00 <input type="checkbox"/> ≥ \$245,000.00 Quarterly Quarterly	
	TERM — Fixed <input type="checkbox"/> 6 Month <input type="checkbox"/> 12 Month <input type="checkbox"/> 24 Month <input type="checkbox"/> 36 Month <input type="checkbox"/> 48 Month <input type="checkbox"/> 60 Month	TERM — Fixed <input type="checkbox"/> 12 Month <input type="checkbox"/> 24 Month <input type="checkbox"/> 36 Month <input type="checkbox"/> 48 Month <input type="checkbox"/> 60 Month	
* * * * PLEASE REFER TO MOST CURRENT RATE SCHEDULE * * * *			
Additional Deposits: Withdrawals: Renewable:	Not Allowed Allowed — With Penalty Automatic	<input type="checkbox"/> Not Allowed <input type="checkbox"/> Allowed Allowed — With Penalty Not Automatically Renewable	Interest Rate (%) Annual Percentage Yield (%)

TRUTH-IN-SAVINGS ACCOUNT DISCLOSURES

Except as specifically described, the following disclosures apply to all of the accounts.

1. RATE INFORMATION — The annual percentage yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the interest rate and annual percentage yield are fixed and will be in effect for the term of the account unless you exercise your step-up option; refer to Section 8 for details. For accounts subject to interest compounding, the annual percentage yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

2. INTEREST COMPOUNDING AND CREDITING — The compounding and crediting of interest applicable to each account is set forth in the Rate Schedule.

3. BALANCE INFORMATION — For all accounts, interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

4. ACCRUAL OF INTEREST — For all accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the day the Credit Union receives provisional credit. If you close your account before accrued interest is credited, accrued interest will not be paid.

5. JUMBO ACCOUNT — The minimum opening deposit is \$75,000.00. Only available for a 1 to 5 year term. The interest rate is negotiable, based on our best available Regular CD rate, or match rate and term.

6. SUPER JUMBO ACCOUNT — The minimum opening deposit is \$245,000.00. Only available for a 2 to 5 year term. The interest rate is negotiable, based on our best available Regular CD Account rate plus 10 basis points, or match rate and term.